

## **2.8 Scan QR Code**

(Azzahroo & Estiningrum, 2021 as cited in Permatasari et al., 2022) Transactions with QRIS benefit buyers and sellers (merchants) because transactions take place efficiently through one QR code that can be scanned using all operators that provide QRIS services free of charge and readily available in the M-Banking application on the cellphone to scan barcodes when making payment transactions. In mid-August 2019, Bank Indonesia launched another new innovation in Jakarta and its national implementation throughout Indonesia will run well in early 2020 (Indonesia, 2019 as cited in Permatasari et al., 2022) by using a barcode scan system (QR Code) or known as QRIS (Quick Response Code Indonesian Standard) which is considered more practical and easy just by scanning the barcode provided where QRIS is by entering the nominal purchase, the payment transaction is automatically successful.

## **CHAPTER 3**

### **METHOD OF DATA COLLECTION AND ANALYSIS**

#### **3.1 Research Design**

This study used a quantitative method where the researcher used a closed-ended questionnaire with a one-to-four point scale comparison, with the first point designating a scale of strongly disagree, disagree, agree, and strongly agree for the type of questionnaire that gave to the respondents, and all replies are based on their condition since the researcher was processed the data from the questionnaire objectively.

## **3.2 Method of Data Collection**

### **3.2.1 Participants**

The participants are 100 people. 63 respondents were above 25 years old and 37 respondents were 18 – 25 years old who are familiar, understand, and are capable of using digital payments. The respondents were given questionnaires using google form.

### **3.2.2 Instruments**

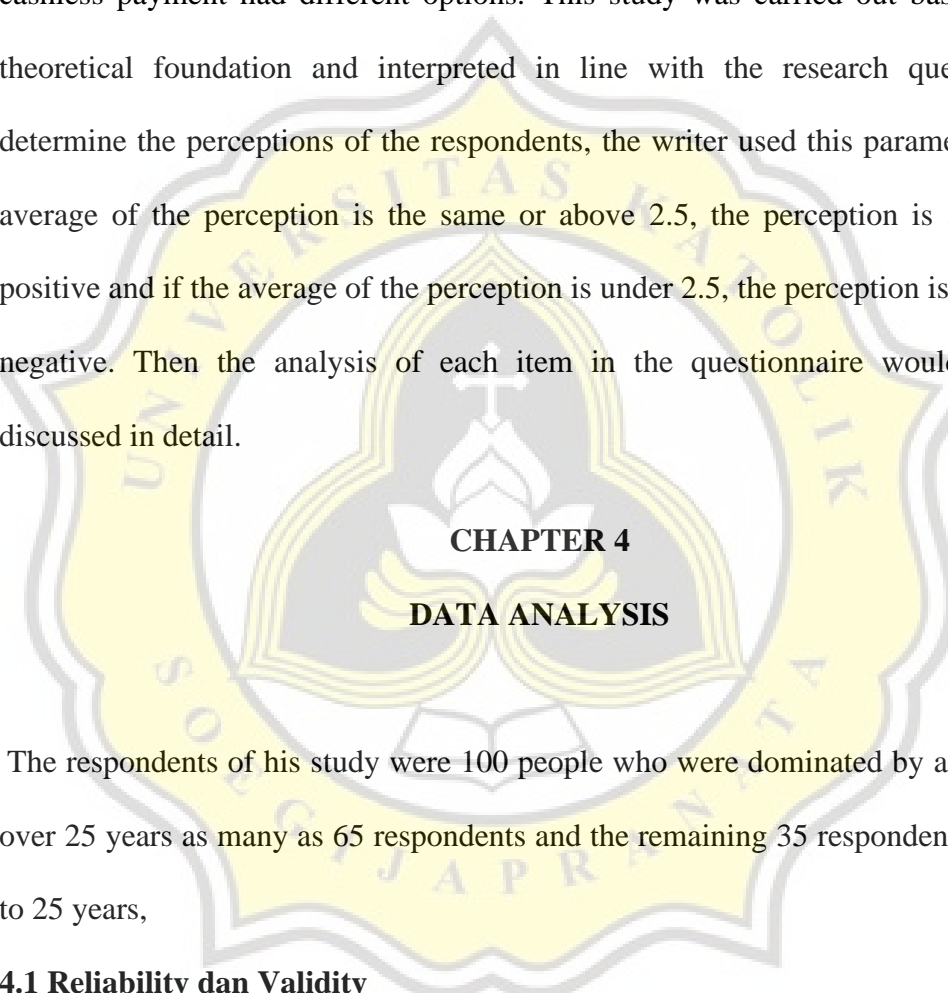
Since the research employed in this study is quantitative, the researcher employed a tool in the form of a questionnaire with a comparison scale from one to four, from strongly disagree to strongly agree.

### **3.2.3 Procedure**

The researchers designed a questionnaire to find out the participants' perception of the use of cashless payment, then did pilot study to check the validity and reliability of the instrument, after checking the validity and reliability of the instrument, the researcher distributed the questionnaire to the respondents and the end of the procedure is analyzing the data that had been collected.

### **3.2.4 Method of Data Analysis**

To answer the research question, the data collected were analyzed using descriptive statistics. The researcher found out whether the respondents had positive or negative perceptions toward cashless payment and how Semarang people perceive the cashless payment had different options. This study was carried out based on the theoretical foundation and interpreted in line with the research question. To determine the perceptions of the respondents, the writer used this parameter: if the average of the perception is the same or above 2.5, the perception is said to be positive and if the average of the perception is under 2.5, the perception is said to be negative. Then the analysis of each item in the questionnaire would also be discussed in detail.



## **CHAPTER 4**

### **DATA ANALYSIS**

The respondents of his study were 100 people who were dominated by adults aged over 25 years as many as 65 respondents and the remaining 35 respondents aged 18 to 25 years,

#### **4.1 Reliability dan Validity**

To know the reliability and the validity of the instrument, the researcher conducted a pilot study to 10 respondents. The following is the result

Table 4.1

*Validity of the instrument*